

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: REINHART, CHARLES E

§ Case No. 08-04462

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID P. LEIBOWITZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 04/27/2010 in Courtroom 744, United States Courthouse, Everett McKinley Dirksen United States Courthouse  
219 South Dearborn Street  
Chicago, IL 60604 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/26/2010

By: /s/DAVID P. LEIBOWITZ

Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100  
trustee@lakelaw.com

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: REINHART, CHARLES E

§ Case No. 08-04462

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>13,211.03</u>
<i>and approved disbursements of</i>	\$ <u>864.97</u>
<i>leaving a balance on hand of <sup>1</sup></i>	\$ <u>12,346.06</u>

Claims of secured creditors will be paid as follows:

*Claimant**Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>DAVID P. LEIBOWITZ</u>	\$ <u>2,071.10</u>	\$ <u>92.30</u>
<i>Attorney for trustee</i> <u>Leibowitz Law Center</u>	\$ <u>9,160.00</u>	\$ <u>434.71</u>
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 276,403.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.2 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Recovery Management Systems Corporation</u>	\$ <u>559.24</u>	\$ <u>1.19</u>
<u>2</u>	<u>Discover Bank/DFS Services LLC</u>	\$ <u>23,548.48</u>	\$ <u>50.09</u>
<u>3</u>	<u>Recovery Management Systems Corporation</u>	\$ <u>10,622.22</u>	\$ <u>22.59</u>
<u>4</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>33,267.11</u>	\$ <u>70.76</u>
<u>5</u>	<u>LVNV Funding LLC its successors and assigns as</u>	\$ <u>16,988.20</u>	\$ <u>36.14</u>
<u>6</u>	<u>American Express Bank FSB</u>	\$ <u>2,546.58</u>	\$ <u>5.42</u>
<u>7</u>	<u>American Express Bank FSB</u>	\$ <u>3,088.92</u>	\$ <u>6.57</u>
<u>8</u>	<u>American Express Centurion Bank</u>	\$ <u>66,916.58</u>	\$ <u>142.34</u>
<u>9</u>	<u>ECAST SETTLEMENT CORPORATION ASSIGNEE OF</u>	\$ <u>12,471.76</u>	\$ <u>26.53</u>

10 FIA CARD SERVICES,  
N.A./BANK OF AMERICA \$ 106,394.33 \$ 226.32

Tardily filed claims of general (unsecured) creditors totaling \$ 181,700.34 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
11	eCAST Settlement Corporation	\$ 11,923.38	\$ 0.00
12	CHASE HOME FINANCE	\$ 169,776.96	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.

Prepared By: /s/DAVID P. LEIBOWITZ

Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100  
trustee@lakelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 6

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-04462

User: froman  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Mar 29, 2010

The following entities were noticed by first class mail on Mar 31, 2010.

db +Charles E Reinhart, 852 W. Oakdale Avenue, #2, Chicago, IL 60657-5122  
aty +Michael A Miller, Robert J Semrad and Associates, 20 S. Clark, 28th Floor,  
Chicago, IL 60603-1811  
aty +Patrick J. Semrad, Robert J Semrad and Associates, 20 S Clark St, Ste. 2800,  
Chicago, IL 60603-1811  
aty +Sharanya Gururajan, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
11985049 +American Express, Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
11985051 +American Express, P O Box 650448, Dallas, TX 75265-0448  
12207441 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12210842 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11985053 +Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119  
11985054 +Bank One/Chase, Attn: Bankruptcy, Po Box 509011, San Diego, CA 92150-9011  
11985052 +Bank of America, Bank of America Attn: Bankruptcy Dept NC, Po Box 26012,  
Greensboro, NC 27420-6012  
11985055 +Blmdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
13056830 CHASE HOME FINANCE, PO BOX 24785, COLUMBUS OH 43224-0785  
11985056 +Chase, Chase CC Srvs/Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
11985057 +Chase Manhattan, Chase Home Finance / Bankruptcy Research, 3415 Vision Dr,  
Columbus, OH 43219-6009  
11985058 +Citibank, Citi Corp Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
11985059 +Citibank Usa, Citi Corp Credit Services, Attn.: Centra, Po Box 20507,  
Kansas City, MO 64195-0507  
11985060 +Countrywide Home Lending, Attention: Bankruptcy Correspondence,, Po Box 5170,  
Simi Valley, CA 93062-5170  
11985063 +Ct natural Gas, P.O. Box 1085, Augusta, ME 04332-1085  
12308733 ECASSETTLEMENT CORPORATION ASSIGNEE OF, HSBC Bank Nevada and its Assigns, POB 35480,  
Newark NJ 07193-5480  
11985066 +HSBC Nv/GM Card, Hsbc Card Srvs Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
11985068 +Hsbc/neimn, Po Box 15221, Wilmington, DE 19850-5221  
11985069 +Hsbc/saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602  
11985071 +Hsbc/sony, 90 Christiana Rd, New Castle, DE 19720-3118  
11985073 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
11985074 +Millennium Tower Residence Condo As, 1435 Brickell Avenue, Att Finance Dept,  
Miami, FL 33131-3407  
11985075 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
11985077 +Washington Mutual Mortgage, Washington Mutual, Attention: Bankruptc, 7255 Bay Meadows Way,  
Jacksonville, FL 32256-6851  
11985078 World Financial Network, P.O. Box 182124, Columbus, OH 43218-2124  
12625931 +eCAST Settlement Corporation, Assignee of HSBC Bank Nevada, (Saks Fifth Ave/Cobrand),  
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

The following entities were noticed by electronic transmission on Mar 29, 2010.

12657709 +E-mail/PDF: rmscedi@recoverycorp.com Mar 30 2010 00:53:57 Capital Recovery II,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12580767 +E-mail/PDF: rmscedi@recoverycorp.com Mar 30 2010 00:53:57 Capital Recovery One,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12110608 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2010 00:46:35  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025  
11985064 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2010 00:46:35 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
12366245 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2010 00:45:59  
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
11985065 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2010 00:53:53 GEMB / Dillards,  
Ge Money Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
12206420 E-mail/Text: resurgentbknotifications@resurgent.com  
LVNV Funding LLC its successors and assigns as, assignee of Citibank,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
11985072 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2010 00:53:52 Lowes / MBGA,  
Ge Consumer Finance, Attention: Bankrup, Po Box 103104, Roswell, GA 30076-9104  
12206417 E-mail/Text: resurgentbknotifications@resurgent.com  
PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
12580768 E-mail/PDF: rmscedi@recoverycorp.com Mar 30 2010 00:53:57  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12141135 +E-mail/PDF: rmscedi@recoverycorp.com Mar 30 2010 00:53:57  
Recovery Management Systems Corporation, For GE Money Bank, dba LOWES CONSUMER,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
12097712 +E-mail/PDF: rmscedi@recoverycorp.com Mar 30 2010 00:53:57  
Recovery Management Systems Corporation, For GE Money Bank, dba DILLARD'S,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Diane Brazen Gordon

District/off: 0752-1  
Case: 08-04462

User: froman  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Mar 29, 2010

aty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
11985050\* +American Express, Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
12207442\* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11985061\* +Countrywide Home Lending, Attention: Bankruptcy Correspondence,, Po Box 5170,  
Simi Valley, CA 93062-5170  
11985062\* +Countrywide Home Lending, Attention: Bankruptcy Correspondence,, Po Box 5170,  
Simi Valley, CA 93062-5170  
11985067\* +HSBC Nv/GM Card, Hsbc Card Srvs Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
11985070\* +Hsbc/saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602  
11985076\* +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
11985079\* World Financial Network, P.O. Box 182124, Columbus, OH 43218-2124

TOTALS: 1, \* 9

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2010

Signature:

